

FILED

1 AASIM SHAH

2 P.O. BOX 561293

3 LOS ANGELES, CA 90056

4 310 - 712 - 5449

2012 JUL -6 AM 7:30

CLERK U.S. DISTRICT COURT  
CENTRAL DIST. OF CALIF.  
LOS ANGELES

BY

LODGED

2012 JUN 26 PM 3:23

CLERK U.S. DISTRICT COURT  
CENTRAL DIST. OF CALIF.  
LOS ANGELES

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

11 AASIM SHAH,

12 Plaintiff,

13 VS.

14 CAPITAL ONE BANK USA NA

15 CAPITAL ONE SERVICES, INC.

21 DEFENDANT(S).

Case No

CV12-5566-SJO(JC)

**COMPLAINT FOR:**

FAIR DEBT COLLECTION

PRACTICES ACT

FAIR CREDIT REPORTING ACT

**Jury Trial Demanded: Yes**

**I. JURISDICTION**

1. This Court has jurisdiction under: 15 U.S.C. sec. 1692 k (d), 15 U.S.C.  
sec. 1681(p)(b), and 28 U.S.C. sec. 1331,1337

**II. VENUE**

2. Venue is proper pursuant to: 28 U.S.C. sec. 1391(b) where the acts and transaction giving rise to plaintiff's action occurred in the district, where plaintiff resides in this district, and / or where defendant transact business in this district.

**III. PARTIES**

3. Plaintiff's name is: Aasim Shah. Plaintiff resided at: 3200 Santa Monica Blvd. #208 Santa Monica, California 90404. Is a consumer within the meaning of 15 U.S.C. sec. 1692 a (3).

4. Defendant: CAPITAL ONE BANK USA NA. is a "debt collector" within the meaning of 15 U.S.C. sec 1692 a (6). CAPITAL ONE BANK USA NA. is a corporation operating business out of the STATE of UTAH.

5. Defendant: CAPITAL ONE SERVICES, INC. is a debt collector within the meaning of 15 U.S.C. sec 1692 a (6). CAPITAL ONE SERVICES, INC. is a Delaware corporation operating out of the STATE of VIRGINIA.

#### IV. STATEMENT OF FACTS

6. Comes now Aasim Shah who does hereby file this complaint for damages of 15 U.S.C. sec. 1692 et. Seq., 15 U.S.C. sec. 1681 b based upon defendant(s) violations of the Fair Debt Collection Practices Act and Fair Credit Reporting Act, Rosenthal Act.

7. In 2010, Plaintiff obtained a credit card from Defendant Capital One bank with a credit line of \$750.00 dollars. The card acct. # 51780572\*\*\*\* was the only Capital One Bank acct. that Plaintiff has ever had. The Capital One Bank acct.# 51780572\*\*\*\* was closed within a few months when Defendant Capital One Bank refused to abide by the Fair Credit Billing Act in reversing illegitimate charges. The acct.# 51780572\*\*\*\* was closed about the same time the acct. 51780572\*\*\*\* was charged off. <sup>Ex. 1, 3, 4, 5</sup>

8. At the time the acct. 51780572 was closed/charged off, there was a disputed balance of 1,401.00. <sup>Ex. 1</sup> About the same time the account 51780572\*\*\*\* was closed. Defendant(s) Capital One Bank, and Capital One Services began reporting false information about the account to the credit reporting agencies, TRANSUNION, EXPERIAN, EQUIFAX, of amount \$1,973.00 <sup>Ex. 1, 4, 5</sup> and continued to do so despite Plaintiff disputes about the account through the credit reporting agencies.

1  
2 12. On May 1, and June 1, 2012 Defendant Capital One Bank USA NA ,  
3 initiated a soft pull of plaintiff consumer credit report concerning plaintiff from  
4 transunion without permissible purposes thereby reducing his credit score.  
5  
6 Capital One Bank USA NA initiated a hard pull of plaintiff EXPERIAN,  
7 EQUIFAX consumer report without validation of the debt, permissible purpose  
8  
9 Or contract bearing signature between defendant(s) and Plaintiff.

10  
11 13. On May 1, and June 1, 2012 Defendant CAPITAL ONE SERVICES,  
12 INC. initiated hard pull of Plaintiff consumer credit report concerning Plaintiff  
13 from Transunion, Experian, Equifax, without validation of the debt, permissible  
14 Purposes or contract bearing signature between defendant(s) and Plaintiff .  
15

16  
17 14. Defendant(s) continuously under false pretense willful and  
18 knowingly attempt to obtain information to collect alleged debt constitutes  
19 harassment sec. 617 of the FCRA  
20

21  
22 15. On May 06, 2012 Plaintiff in a good faith effort to allow defendant  
23 Capital One Bank, and CAPITAL ONE SERVICES, ample opportunity to  
24 validate alleged debt. Plaintiff sent a second lettered validation request  
25  
26 via certified mail upon 10 day notice response, defendant again has failed to  
27 respond to 10 day notice.  
28

**V. CAUSES OF ACTION**

**FIRST CAUSE OF ACTION**

Violations of FDCPA 15 U.S.C. 1962 e,f,g

**(As against Defendant(s): CAPITAL ONE BANK, CAPITAL ONE SERVICES, INC.**

16. Plaintiff re-alleges and incorporates paragraphs 6-15. Plaintiff is a Consumer within the meaning of the FDCPA 15 U.S.C. sec. 1692a(3) Defendant(s) are debt collectors within the meaning of FDCPA 15 U.S.C. sec 1692a(6). Defendant(s) violated 15 sec.1692 e (2) by falsely representing the character, amount, or legal status of any debt. Defendant(s) violated 15 sec. 1692 e (8) by communicating or threatening to communicate to any person credit information which is known or which should be known to be false including the failure to communicate that a disputed debt is disputed.

17. Plaintiff re-alleges and incorporates paragraph 6-15. Based on the foregoing consumer credit reports. The Defendant(s) violated 15 U.S.C. sec. 1692e(10) by the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning consumer. Defendant(s) violated 15 U.S.C. sec. 1692 e(11) by the failure to disclose in the Initial written communication with the consumer that the debt collector is attempting to collect a debt and that any information obtained will be used for

1 that purpose, and the failure to disclose in subsequent communications that the  
2 communication is from a debt collector.  
3

4 18. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) violated  
5 15 U.S.C. sec. 1692f(1) by the collection of any amount including any interest,  
6 fee, charge, or expense incidental to the principal obligation unless such amount  
7 is expressly authorized by the agreement creating the debt or permitted by law.  
8  
9

## 10 **SECOND CAUSE OF ACTION**

11 Violation of FCRA 15 U.S.C. sec. 1681 b

### 12 **Willful non-compliance**

13 **As against Defendant(s): CAPITAL ONE BANK USA NA.**

14 **CAPITAL ONE SERVICES, INC.**

15 19. Plaintiff re-alleges and incorporates paragraph 6-15. Plaintiff is a  
16 consumer within the meaning of the FCRA 15 U.S.C. sec. 1681a (c).  
17

18 Defendant(s) is a furnisher of information within the meaning of the FCRA 15  
19 U.S.C. sec. 1681 s-2  
20  
21

22 20. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) willfully  
23 Violated 15 U.S.C. sec. 1681s-2(a)(3) by, if the completeness or accuracy of any  
24 information furnished by any person to any consumer reporting agency is  
25 disputed to such person by a consumer, failing to furnish the information to any  
26  
27  
28

1  
2 consumer reporting agency without notice that such information is disputed by  
3 the consumer.

4 21. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s)  
5 willfully violated 15 U.S.C. sec. 1681s-2(b)(1)(A) by after receiving notice  
6 pursuant to sec 1681i of a dispute with regard to the completeness or accuracy of  
7 any information provided by a person to a consumer reporting agency,  
8 negligently failing to conduct an investigation with respect to the disputed  
9 information.  
10  
11  
12

13 22. Plaintiff re-alleges and incorporates paragraph 6-15. Based on the  
14 foregoing consumer credit reports. Defendant(s) willfully violated the FCRA  
15 15 U.S.C. sec. 1681s-2(b)(C) by, after receiving notice pursuant to sec.  
16 1681i of a dispute with regard to the completeness or accuracy of any  
17 information provided by a person to a consumer reporting agency, failing to  
18 direct such consumer reporting agencies to delete inaccurate information  
19 about the Plaintiff pertaining to the account.  
20  
21  
22  
23

24 23. Defendant(s) violations include, but are not limited to the following:  
25 willfully violated 15 U.S.C. sec. 1681b(f) by obtaining plaintiff consumer report  
26 without a permissible purpose as defined by 15 U.S.C. sec. 1681b  
27  
28

**THIRD CAUSE OF ACTION**

Violation of FCRA 15 U.S.C. sec. 1681 b Negligent non-compliance

**(As against Defendant(s): CAPITAL ONE BANK USA NA,**

**CAPITAL ONE SERVICES, INC.**

24. Plaintiff re-alleges and incorporates paragraph 6 -15. Plaintiff is a consumer within the meaning of the FCRA 15 U.S.C. sec. 1681a (c).

Defendants is a furnisher of information within the meaning of the FCRA 15 U.S.C. sec. 1681 s-2.

25. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) negligently violated 15 U.S.C. sec. 1681s-2(b)(C) by, after receiving notice pursuant to 1681i of a dispute with regard to the completeness or accuracy of any information provided by a person to a consumer reporting agency, failing to direct such consumer reporting agencies to delete inaccurate information about the plaintiff pertaining to the account.

26. Plaintiff re-alleges and incorporates paragraph 6-15. Actions on the part of defendant demonstrates a willful disregard for federal law and constitutes a blatant attempt to injure or ruin the credit rating of plaintiff since defendant has demonstrated an inability to validate the alleged debt and subsequently attempted coerce payment. 15 U.S.C sec. 1681 n



**V. REQUEST FOR RELIEF**

27. That this court grant judgement against defendant(s) for first claim relief

1) Actual damages determined by jury 2.) Punitive & Statutory damages 15  
U.S.C. sec. 1692 d (1) 1692 f (6) Remedies 1692 k, Rosenthal Act \$1,000.00 per  
statute 3.) legal cost and fees. 4.) Any relief as the court see fit.

28. That this court grants judgement against Defendant(s)

for: second claim for relief 1.) Actual damages to be determined by jury 2.)  
Punitive and Statutory damages FCRA 15 U.S.C. sec.  
1681b \$1000.00 3.) court fees and cost 4.) Any relief as court see fit.

29. That this court grants judgment against Defendant(s) for: Third claim for

relief 1.) Actual damages to be determined by jury 2.) punitive & statutory  
damages pursuant 15 U.S.C. sec 1681o \$1,000.00  
3.) court fees and cost. 4.) Any relief as court sees fit.

1  
2 Date: 6/25/12

3 Sign: *Asim Shah*

4 Print Name: *Asim Shah*  
5

6 **DEMAND FOR JURY TRIAL**

7  
8 Plaintiff hereby request a jury trial on all issues raised in this complaint  
9

10 Date: 6/25/12

11 Sign: *Asim Shah*

12 Print Name: *Asim Shah*  
13  
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Aasim Shah  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

 COPY

Date: 4/5/2012

CAPITAL ONE BANK USA N A  
P.O. BOX 30281  
SALT LAKE CITY, UT 84130

RE: Acct No. 51780572\*\*\*\*

To Whom It May Concern:

I am formally requesting that you validate all tradeline notations you have submitted to TransUnion, Experian, and Equifax for AASIM SHAH, account number [51780572\*\*\*\*].

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable. 1) Identify the card holder agreement(s) that applied to the class of accounts that included the defendant's account. 2) Assembling the entire set of agreements that applied to the defendants account during the time period that it was open. 3) Identify the additional documents specifying the interest rate and fees terms applicable to the account. 4) Prove that the alleged agreements were actually offered to the defendant. Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this tradeline. Note that section 1681s-2(b) of the Fair Credit Reporting Act creates a cause of action for a consumer against a furnisher of erroneous credit information (Nelson v. Chase Manhattan).

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative tradeline notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

AASIM SHAH  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

I look forward to a timely and amicable resolution to this matter.

Sincerely yours,

AASIM SHAH

---

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Exhibit A1

7011 1570 0003 0077 55

**CERTIFIED MAIL™ RECEIPT**  
Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

SALT LAKE CITY UT 84130

**OFFICIAL USE**

Postage	\$ 0.45	0711
Certified Fee	\$2.95	21
Return Receipt Fee (Endorsement Required)	\$0.00	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 3.40	04/06/2012

Sent To: *Capital one Bank USA NA*

Street, Apt. No.,  
or PO Box No. *P.O. Box 30281*

City, State, ZIP+4 *Salt Lake City, UT 84130*

PS Form 3800, August 2006 See Reverse for Instructions

Issue PVI: \$3.40

SALT LAKE CITY UT 84130 \$0.45  
Zone-4 First-Class  
Letter  
0.40 oz.  
Expected Delivery: Mon 04/09/12  
Certified \$2.95  
Label #: 70111570000300775543

Issue PVI: \$3.40

BIRMINGHAM AL 35209 \$0.45  
Zone-7 First-Class  
Letter  
0.20 oz.  
Expected Delivery: Mon 04/09/12  
Certified \$2.95

BRIGHTEN SOMEONE'S MAILBOX. Collecting cards  
available for purchase at select Post  
Offices.

Aasim Shah  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

CAPITAL ONE BANK USA N A  
P.O. BOX 30281  
SALT LAKE CITY, UT 84130

Re: Acct # 51780572\*\*\*\*

Date: May 6, 2012

Re: Acct # 51780572\*\*\*\*

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number 51780572\*\*\*\*on April 05, 2012. Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on April 09, 2012.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 10 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,

Aasim Shah  
(Without Prejudice)

3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

 COPY

Exhibit 61

## ED MAIL™ RECEIPT

Only: No Insurance Coverage Provided)

For more information visit our website at www.usps.com

SALT LAKE CITY UT 84130

Postage	\$ 00.45	0039
Certified Fee	\$2.95	07
Return Receipt Fee (Endorsement Required)	\$0.00	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 03.40	



Sent To *Capital One Bank CBA NA*  
 Street, Apt. No.,  
 or PO Box No. *P.O. Box 3281*  
 City, State, ZIP+4 *SALT LAKE CITY, UT 84130*

PS Form 3800, August 2006

See Reverse for Instructions

Label #: 70100290000330366873

Issue PVI: \$3.40

RICHMOND VA 23285 \$0.45

Zone-8 First-Class

Letter

0.40 oz.

Expected Delivery: Thu 05/10/12

Certified \$2.95

Label #: 70100290000330366873

Issue PVI: \$3.40

SALT LAKE CITY UT 84130 \$0.45

Zone-4 First-Class

Letter

0.40 oz.

Expected Delivery: Thu 05/10/12

Certified \$2.95

Label #: 70100290000330366880

Issue PVI: \$3.40

EL PASO TX 79998 Zone-5 \$0.45

First-Class Letter

0.40 oz.

*Exhibit C*

 **COPY**

Aasim Shah  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

Date: 4/5/2012

CAP ONE  
P.O. BOX 85520  
RICHMOND, VA 23285

RE: Acct No. 51780572\*\*\*\*

To Whom It May Concern:

I am formally requesting that you validate all tradeline notations you have submitted to TransUnion, Experian, and Equifax for AASIM SHAH, account number [51780572\*\*\*\*].

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable. 1) Identify the card holder agreement(s) that applied to the class of accounts that included the defendant's account. 2) Assembling the entire set of agreements that applied to the defendants account during the time period that it was open. 3) Identify the additional documents specifying the interest rate and fees terms applicable to the account. 4) Prove that the alleged agreements were actually offered to the defendant. Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this tradeline. Note that section 1681s-2(b) of the Fair Credit Reporting Act creates a cause of action for a consumer against a furnisher of erroneous credit information (Nelson v. Chase Manhattan).

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative tradeline notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.



AASIM SHAH  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

I look forward to a timely and amicable resolution to this matter.

Sincerely yours,

AASIM SHAH

---

---

0295 2200 0000 0257 7702



0.30 oz.

Exhibit d

 COPY

Aasim Shah  
3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

CAP ONE  
P.O. BOX 85520  
RICHMOND, VA 23285

Re: Acct # 51780572\*\*\*\*

Date: May 6, 2012

Re: Acct # 51780572\*\*\*\*  
Amount: \$ 1,973

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number 51780572\*\*\*\* on April 05, 2012. Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on April 09, 2012.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 10 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,

Aasim Shah  
(Without Prejudice)

3200 SANTA MONICA BLVD. # 208  
SANTA MONICA, CA 90404

Exhibit d1

Service ...  
**ED MAIL RECEIPT**  
 (Only: No Insurance Coverage Provided)  
 For more information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ 00.45	0039
Certified Fee	\$2.95	07
Return Receipt Fee (Endorsement Required)	\$0.00	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 03.40	

Sent To **CAP ONE**  
 Street, Apt. No.,  
 or PO Box No. **P.O. Box 85520**  
 City, State, ZIP+4 **Richmond VA 23285**

PS Form 3800, August 2006

**Certified**  
 Label #: 70100290000330366873 See Reverse for Instructions

Issue PVI: \$3.40

RICHMOND VA 23285 \$0.45  
 Zone-8 First-Class  
 Letter  
 0.40 oz.  
 Expected Delivery: Thu 05/10/12  
 Certified \$2.95  
 Label #: 70100290000330366873

Issue PVI: \$3.40

SALT LAKE CITY UT 84130 \$0.45  
 Zone-4 First-Class  
 Letter  
 0.40 oz.  
 Expected Delivery: Thu 05/10/12  
 Certified \$2.95  
 Label #: 70100290000330366880

Issue PVI: \$3.40

EL PASO TX 79998 Zone-5 \$0.45  
 First-Class Letter  
 0.40 oz.



Logout

Report  
SummaryPotentially  
Negative  
ItemsAccounts in  
Good  
StandingRequests for  
Your Credit  
HistoryPersonal  
InformationYour  
Personal  
StatementGet Credit  
MonitorGet Credit  
Score

## Are you at risk for IDENTITY THEFT?

Low-Risk

Help reduce your risk  
with **ProtectMyID™**  
from Experian®

Get Protected

with enrollment in PMID



## Potentially Negative Items or Items for Further Review

- ? [What does potentially negative or items for further review mean?](#)
- ? [What if I think listed accounts are duplicates?](#)

- ? [What if I feel there is an error?](#)

Experian credit report prepared for  
**AASIM SHAH**

Your report number is  
**0727-0889-53**

Report date: **June 19, 2012**

### Credit Report Toolkit:

[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)
[Dispute this item >>](#)

### Item Detail

CAPITAL ONE

**Address:**  
PO BOX 30281  
SALT LAKE CITY, UT 84130  
(800) 955-7070

**Account Number:**  
517805722748....

**Address Identification Number:** 0174589573

### Status:

Account charged off. \$1,401 written off. \$1,973 past due as of Jun 2012.

### Status Details:

This account is scheduled to continue on record until Apr 2016.  
This item was updated from our processing of your dispute in May 2012.

## Get the Score!

Add your  
Credit Score  
for only \$7.95

Get the Score!

**Date Opened:**  
05/2008

**Date of Status:**  
01/2010

**Reported Since:**  
01/2009

**Last Reported Date:**  
06/2012

**Type:**  
Credit card

**Terms:**  
N/A

**Monthly Payment:**  
\$0

**Responsibility:**  
Individual

**Credit Limit:**  
\$750

**High Balance:**  
\$1,973

**Recent Balance:**  
\$1,973

**Recent Payment:**  
\$0

### Creditor's Statement:

Account closed at credit grantor's request.

**Payment history legend**

OK Current/Terms of agreement met	VS Voluntarily surrendered
30 Account 30 days past due	R Repossession
60 Account 60 days past due	PBC Paid by creditor
90 Account 90 days past due	IC Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

**Payment History:**

2012						2011												2010	
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	
CO	CO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
2009																			
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	CO	150	120	90	60	30	OK	OK	
2008																			
APR	MAR	FEB	JAN																
OK	30	OK	OK																

**Account History:**

Charge Off as of Jun 2012, May 2012, Dec 2009

150 days past due as of Nov 2009

120 days past due as of Oct 2009

90 days past due as of Sep 2009

60 days past due as of Aug 2009

30 days past due as of Jul 2009, Mar 2009

**Balance History - The following data will appear in the following format:**

*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2012: \$1,973 / March 28, 2009 / no data / no data

Apr 2012: \$1,973 / March 28, 2009 / no data / no data

Mar 2012: \$1,973 / March 28, 2009 / no data / no data

Feb 2012: \$1,973 / March 28, 2009 / no data / no data

Jan 2012: \$1,960 / March 28, 2009 / no data / no data

Dec 2011: \$1,937 / March 28, 2009 / no data / no data

Nov 2011: \$1,913 / March 28, 2009 / no data / no data

Oct 2011: \$1,890 / March 28, 2009 / no data / no data

Sep 2011: \$1,866 / March 28, 2009 / no data / no data

Jul 2011: \$1,820 / March 28, 2009 / no data / no data

Jun 2011: \$1,796 / March 28, 2009 / no data / no data

May 2011: \$1,773 / March 28, 2009 / no data / no data

Apr 2011: \$1,750 / March 28, 2009 / no data / no data

Mar 2011: \$1,728 / March 28, 2009 / no data / no data

Feb 2011: \$1,704 / March 28, 2009 / no data / no data

Jan 2011: \$1,681 / March 28, 2009 / no data / no data

Dec 2010: \$1,658 / March 28, 2009 / no data / no data

Nov 2010: \$1,634 / March 28, 2009 / no data / no data

Oct 2010: \$1,611 / March 28, 2009 / no data / no data

Sep 2010: \$1,588 / March 28, 2009 / no data / no data

Aug 2010: \$1,564 / March 28, 2009 / no data / no data

Jul 2010: \$1,541 / March 28, 2009 / no data / no data

Jun 2010: \$1,517 / no data / no data / no data

**Limit High Balance History:**

Between Jun 2010 and May 2012, your credit limit/high balance was \$750



Exhibit 3

[Logout](#)[Report  
Summary](#)[Potentially  
Negative  
Items](#)[Accounts  
in Good  
Standing](#)[Requests for  
Your Credit  
History](#)[Personal  
Information](#)[Your  
Personal  
Statement](#)[Get Credit  
Monitor](#)[Get Credit  
Score](#)

Potentially Negative Items or Items for Further Review

[What does potentially negative or items for further review mean?](#) [What if I feel there is an error?](#)[What if I think listed accounts are duplicates?](#)Experian  
credit  
report  
prepared  
for  
AASIM  
SHAHYour  
report  
number  
is  
0727-  
0889-53Report  
date:  
June 19,  
2012Credit Report Toolkit:  
[Print your report](#)[Credit Education](#)[Know your rights](#)[Credit Fraud Center](#)

Item Detail

CAP ONE

Address:  
PO BOX  
5253  
CAROL  
STREAM, IL  
60197  
*No phone  
number  
available*Account Number:  
466309007699....

Address Identification Number: 0725257029

Status:  
Closed. \$377 written off.

Date Opened:	Type:	Credit Limit:
02/2011	Credit card	\$300
Date of Status:	Terms:	High Balance:
04/2012	N/A	\$436



CO

FEB

150

JAN

120  
2011

DEC

90

NOV

60

OCT

30

SEP

OK

AUG

OK

JUL

90

JUN

60

MAY

30

APR

OK

MAR

OK

**Account History:**

Charge Off as of Apr 2012, Mar 2012

150 days past due as of Feb 2012

120 days past due as of Jan 2012

90 days past due as of Dec 2011, Jul 2011


60 days past due as of Nov 2011, Jun 2011


30 days past due as of Oct 2011, May 2011

**Balance History - The following data will appear in the following format:**

account balance / date payment received / scheduled  
payment amount / actual amount paid  
Apr 2012: \$377 / July 18, 2011 / no data / no data  
Mar 2012: \$377 / July 18, 2011 / \$25 / no data  
Feb 2012: \$371 / July 18, 2011 / \$25 / no data  
Jan 2012: \$365 / July 18, 2011 / \$25 / no data  
Dec 2011: \$359 / July 18, 2011 / \$25 / no data  
Nov 2011: \$350 / July 18, 2011 / \$25 / no data  
Oct 2011: \$306 / July 18, 2011 / \$25 / no data  
Sep 2011: \$263 / July 18, 2011 / \$25 / no data  
Aug 2011: \$232 / July 18, 2011 / \$25 / \$161  
Jul 2011: \$436 / no data / \$25 / no data  
Jun 2011: \$422 / no data / \$25 / no data  
Apr 2011: \$330 / no data / \$25 / no data  
Mar 2011: \$295 / no data / \$25 / no data

Limit High Balance History:  
Between Mar 2011 and Apr 2012, your credit  
limit/high balance was \$300

Your Statement:  
Account information disputed by   
consumer (Meets requirement of  
the Fair Credit Reporting Act).

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owners.



A world of credit

Prepared for: AASIM SHAH  
Date: May 31, 2012  
Report number: 0727-0689-53

Page 3 of 8

## Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

**CAP ONE**  
PO BOX 5253  
CAROL STREAM IL 60197  
No phone number available  
Partial account number  
466308007689...  
Address identification number  
0726267029  
Sold to: CAVALRY

**Date opened** Feb 2011  
**First reported** Mar 2011  
**Date of status** Apr 2012

**Type** Credit card  
**Terms** Not reported  
**Monthly payment** Not reported

**Credit limit or original amount** \$300  
**High balance** \$436  
**Recent balance** \$0 as of Apr 2012  
**Recent payment** \$161

### Payment history

2011  
APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND, No Data.

**AB** = Account balance (\$) **DP** = Date payment received **SP** = Scheduled payment amount (\$) **AP** = Actual amount paid (\$)

Month	AB	DP	SP	AP
Mar12	374	365	350	308
Jul12	374	365	350	308
Jan12	374	365	350	308
Dec11	374	365	350	308
Nov11	374	365	350	308
Oct11	374	365	350	308
Sep11	374	365	350	308
Aug11	374	365	350	308
Jul11	374	365	350	308
Jun11	374	365	350	308
May11	374	365	350	308
Apr11	374	365	350	308
Mar11	374	365	350	308
Feb11	374	365	350	308
Jan11	374	365	350	308
Dec10	374	365	350	308
Nov10	374	365	350	308
Oct10	374	365	350	308
Sep10	374	365	350	308
Aug10	374	365	350	308
Jul10	374	365	350	308
Jun10	374	365	350	308
May10	374	365	350	308
Apr10	374	365	350	308
Mar10	374	365	350	308
Feb10	374	365	350	308
Jan10	374	365	350	308
Dec09	374	365	350	308
Nov09	374	365	350	308
Oct09	374	365	350	308
Sep09	374	365	350	308
Aug09	374	365	350	308
Jul09	374	365	350	308
Jun09	374	365	350	308
May09	374	365	350	308
Apr09	374	365	350	308
Mar09	374	365	350	308
Feb09	374	365	350	308
Jan09	374	365	350	308
Dec08	374	365	350	308
Nov08	374	365	350	308
Oct08	374	365	350	308
Sep08	374	365	350	308
Aug08	374	365	350	308
Jul08	374	365	350	308
Jun08	374	365	350	308
May08	374	365	350	308
Apr08	374	365	350	308
Mar08	374	365	350	308
Feb08	374	365	350	308
Jan08	374	365	350	308
Dec07	374	365	350	308
Nov07	374	365	350	308
Oct07	374	365	350	308
Sep07	374	365	350	308
Aug07	374	365	350	308
Jul07	374	365	350	308
Jun07	374	365	350	308
May07	374	365	350	308
Apr07	374	365	350	308
Mar07	374	365	350	308
Feb07	374	365	350	308
Jan07	374	365	350	308
Dec06	374	365	350	308
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Oct06	374	365	350	308
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Apr05	374	365	350	308
Mar05	374	365	350	308
Feb05	374	365	350	308
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Feb97	374	365	350	308
Jan97	374	365	350	308
Dec96	374	365	350	308
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Jan95	374	365	350	308
Dec94	374	365	350	308
Nov94	374	365	350	308
Oct94	374	365	350	308
Sep94	374	365	350	308
Aug94	374	365	350	308
Jul94	374	365	350	308
Jun94	374	365	350	308
May94	374	365	350	308
Apr94	374	365	350	308
Mar94	374	36		

**-Begin Credit Report-****PERSONAL INFORMATION**

Name: AASIM SHAH

SSN: XXX-XX-0940  
 Date of Birth: 02/23/1969  
 Telephone: 926-9314  
 Your SSN is partially abbreviated for your protection.

You have been on our files since 04/01/1998

**CURRENT ADDRESS**

Address: 3200 SANTA MONICA BV 208  
 SANTA MONICA, CA 90404  
 Date Reported: 11/17/2007

**OTHER ADDRESSES**

Address: 938 N OGDEN DR 4  
 WEST HOLLYWOOD, CA 90046  
 Date Reported: 10/17/2007  
 Address: 7872 WALKER ST 105  
 LA PALMA, CA 90623

**EMPLOYMENT DATA REPORTED**

Employer Name: LA PALMA FAMILY DENTIST  
 Location: LA PALMA, CA  
 Date Reported: 12/17/2007  
 Employer Name: FAMILY DENTISTRY  
 Date Reported: 07/01/2000  
 Employer Name: DENTAL OFFICE  
 Date Reported: 03/01/2000  
 Employer Name: LA FAMILY DENTISTRY  
 Date Reported: 04/01/1998

Position: DENTIST

Special Notice: The display of your Social Security number has been abbreviated and your account numbers have been masked in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also, the last of your credit report begins with the word "AD". It includes medical information and the word "AD" is not displayed. It is not displayed for your protection.

**ACCOUNT INFORMATION**

The key to the right indicates the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late
	X	OK				

**Adverse Accounts**

The following accounts contain information which some creditors may consider adverse. Adverse accounts are accounts that are past due for 90 days or more from the date of the last delinquency, depending on your state of residence. This adverse information on these accounts will be printed in black ink of shaded for your convenience, to help you understand your report. This is not a credit report, it is only for creditors.

**CAPITAL ONE BANK USA NA #517805722748\*\*\*\***

PO BOX 30281  
 SALT LAKE CITY, UT 84130  
 (800) 258-9319

Balance: \$1,973  
 Date Verified: 05/09/2012  
 High Balance: \$1,401  
 Credit Limit: \$750  
 Past Due: \$1,973  
 Last Payment: 03/28/2009

Pay Status: xCharged Off  
 Account Type: Revolving Account  
 Responsibility: Individual Account  
 Date Opened: 05/30/2008  
 Date Closed: 12/24/2009

Loan Type: CREDIT CARD

Remarks: CLOSED BY CREDIT GRANTOR

Estimated month and year that this item will be removed: 05/2016

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

**NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY**

This case has been assigned to District Judge S. James Otero and the assigned discovery Magistrate Judge is Jacqueline Chooljian.

The case number on all documents filed with the Court should read as follows:

**CV12- 5566 SJO (JCx)**

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

All discovery related motions should be noticed on the calendar of the Magistrate Judge

=====

**NOTICE TO COUNSEL**

*A copy of this notice must be served with the summons and complaint on all defendants (if a removal action is filed, a copy of this notice must be served on all plaintiffs).*

Subsequent documents must be filed at the following location:

☒ **Western Division**  
312 N. Spring St., Rm. G-8  
Los Angeles, CA 90012

☐ **Southern Division**  
411 West Fourth St., Rm. 1-053  
Santa Ana, CA 92701-4516

☐ **Eastern Division**  
3470 Twelfth St., Rm. 134  
Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.

Name &amp; Address:

*Ossim Shah*  
P.O. Box 561293  
LOS ANGELES, CA 90056

**FOR OFFICE USE ONLY**

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

*Ossim Shah*  
v.

PLAINTIFF(S)

CASE NUMBER

CV12-5566-SJO(JCv)

*CAPITAL ONE BANK USA NA*

*CAPITAL ONE SERVICES, INC.*  
DEFENDANT(S).

SUMMONS

TO: DEFENDANT(S): *CAPITAL ONE BANK USA NA,*  
*CAPITAL ONE SERVICES, INC.*

A lawsuit has been filed against you.

**FOR OFFICE USE ONLY**

Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached ☒ complaint ☐ amended complaint ☐ counterclaim ☐ cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, *Ossim Shah*, whose address is *P.O. Box 561293 LOS ANGELES CA 90056*. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

Clerk, U.S. District Court

Dated: \_\_\_\_\_

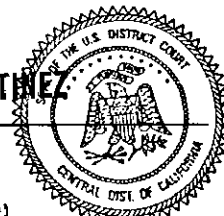
JUL - 6 2012

By: \_\_\_\_\_

ANN M. MARTINEZ

Deputy Clerk

(Seal of the Court)



1197

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3)].

**FOR OFFICE USE ONLY**

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA  
CIVIL COVER SHEET

<b>I (a) PLAINTIFFS</b> (Check box if you are representing yourself <input checked="" type="checkbox"/> <div style="font-size: 1.2em; font-family: cursive;">Oasim Shah</div>	<b>DEFENDANTS</b> <div style="font-size: 1.2em; font-family: cursive;">CAPITAL ONE BANK USA NA.</div> <div style="font-size: 1.2em; font-family: cursive;">CAPITAL ONE SERVICES, INC.</div>
<b>(b) Attorneys</b> (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.) <div style="font-size: 1.2em; font-family: cursive;">P.O. Box 561293</div> <div style="font-size: 1.2em; font-family: cursive;">LOS ANGELES, CA 90056</div>	<b>Attorneys (If Known)</b>

<b>II. BASIS OF JURISDICTION</b> (Place an X in one box only.)  <input type="checkbox"/> 1 U.S. Government Plaintiff <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)  <input type="checkbox"/> 2 U.S. Government Defendant <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	<b>III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only</b> (Place an X in one box for plaintiff and one for defendant.)  <table style="width:100%; border: none;"> <tr> <td style="width:33%;">Citizen of This State</td> <td style="width:10%; text-align: center;">PTF</td> <td style="width:10%; text-align: center;">DEF</td> <td style="width:47%;"></td> <td style="width:10%; text-align: center;">PTF</td> <td style="width:10%; text-align: center;">DEF</td> </tr> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/> 1</td> <td style="text-align: center;"><input type="checkbox"/> 1</td> <td>Incorporated or Principal Place of Business in this State</td> <td style="text-align: center;"><input type="checkbox"/> 4</td> <td style="text-align: center;"><input type="checkbox"/> 4</td> </tr> <tr> <td>Citizen of Another State</td> <td style="text-align: center;"><input type="checkbox"/> 2</td> <td style="text-align: center;"><input type="checkbox"/> 2</td> <td>Incorporated and Principal Place of Business in Another State</td> <td style="text-align: center;"><input type="checkbox"/> 5</td> <td style="text-align: center;"><input checked="" type="checkbox"/> 5</td> </tr> <tr> <td>Citizen or Subject of a Foreign Country</td> <td style="text-align: center;"><input type="checkbox"/> 3</td> <td style="text-align: center;"><input type="checkbox"/> 3</td> <td>Foreign Nation</td> <td style="text-align: center;"><input type="checkbox"/> 6</td> <td style="text-align: center;"><input type="checkbox"/> 6</td> </tr> </table>	Citizen of This State	PTF	DEF		PTF	DEF		<input checked="" type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business in this State	<input type="checkbox"/> 4	<input type="checkbox"/> 4	Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business in Another State	<input type="checkbox"/> 5	<input checked="" type="checkbox"/> 5	Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Citizen of This State	PTF	DEF		PTF	DEF																				
	<input checked="" type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business in this State	<input type="checkbox"/> 4	<input type="checkbox"/> 4																				
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Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6																				
<b>IV. ORIGIN</b> (Place an X in one box only.) <input checked="" type="checkbox"/> 1 Original Proceeding <input type="checkbox"/> 2 Removed from State Court <input type="checkbox"/> 3 Remanded from Appellate Court <input type="checkbox"/> 4 Reinstated or Reopened <input type="checkbox"/> 5 Transferred from another district (specify): <input type="checkbox"/> 6 Multi-District Litigation <input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judge																									

**V. REQUESTED IN COMPLAINT:** JURY DEMAND: ☒ Yes   ☐ No (Check 'Yes' only if demanded in complaint.)

**CLASS ACTION** under F.R.C.P. 23: ☐ Yes   ☒ No     **MONEY DEMANDED IN COMPLAINT:** \$ 25,000.00

**VI. CAUSE OF ACTION** (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)

**VII. NATURE OF SUIT** (Place an X in one box only.)

<b>OTHER STATUTES</b> <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Act <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Info. Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes	<b>CONTRACT</b> <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise <b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>TORTS</b> <b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Fed. Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury-Med Malpractice <input type="checkbox"/> 365 Personal Injury-Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus-Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<b>TORTS</b> <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability <b>BANKRUPTCY</b> <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>CIVIL RIGHTS</b> <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 American with Disabilities - Employment <input type="checkbox"/> 446 American with Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<b>PRISONER PETITIONS</b> <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General Habeas Corpus <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus/Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <b>FORFEITURE / PENALTY</b> <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS-Third Party 26 USC 7609
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FOR OFFICE USE ONLY: Case Number: CV12-5566

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.



**UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA  
CIVIL COVER SHEET**

**VIII(a). IDENTICAL CASES:** Has this action been previously filed in this court and dismissed, remanded or closed? ☒ No ☐ Yes  
If yes, list case number(s): \_\_\_\_\_

**VIII(b). RELATED CASES:** Have any cases been previously filed in this court that are related to the present case? ☒ No ☐ Yes  
If yes, list case number(s): \_\_\_\_\_

**Civil cases are deemed related if a previously filed case and the present case:**

- (Check all boxes that apply) ☐ A. Arise from the same or closely related transactions, happenings, or events; or  
☐ B. Call for determination of the same or substantially related or similar questions of law and fact; or  
☐ C. For other reasons would entail substantial duplication of labor if heard by different judges; or  
☐ D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

**IX. VENUE:** (When completing the following information, use an additional sheet if necessary.)

- (a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named plaintiff resides.  
☐ Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District:	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

- (b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named defendant resides.  
☐ Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District:	California County outside of this District; State, if other than California; or Foreign Country
	SALT LAKE CITY, UTAH Richmond, VIRGINIA

- (c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH claim arose.  
**Note: In land condemnation cases, use the location of the tract of land involved.**

County in this District:	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

\* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

**Note:** In land condemnation cases, use the location of the tract of land involved

**X. SIGNATURE OF ATTORNEY (OR PRO PER):** Osaim Shah Date 6/25/2012

**Notice to Counsel/Parties:** The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

**Key to Statistical codes relating to Social Security Cases:**

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))